

Health Care Financing Options When Youth Turn Eighteen

PRIVATE Health Insurance Options

Over 18 (Without special needs)	Over 18/Student	Non-Disabled but Un-Insurable	Disabled		<p>IMPORTANT: Pre-existing conditions may not be excluded from coverage if the individual has maintained continuous credible coverage, which means the coverage (i.e. including Medicaid) has not been interrupted by a break of 63 or more days. Employer waiting periods do not count as a break in coverage. (Note: Wishard Advantage and CSHCS programs are not defined as credible coverage.)</p>
	•		•	Parent's Individual or Group Policy	<p>Parent's policy: (Contact employer plan for details.)</p> <ul style="list-style-type: none"> - For Additional Information for Fully Insured Employer Plans Contact: Indiana Department of Insurance 317.232.2426; 800.622.4461 www.in.gov/idoi Note: In 2007 the Indiana General Assembly passed legislation requiring all fully insured health plans to cover dependent children (regardless of school status) up to their 24th birthday. - For Additional Information for Self-Insured Employer Plans Contact: U.S. Department of Labor 866.4.U.S.A.DOL www.dol.gov <p>Note: Some plans have methods to continue coverage for an adult disabled dependent child.</p>
•	•	•	•	COBRA	<p>Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)</p> <ul style="list-style-type: none"> - Dependents who are no longer eligible for their parent's employer plan of twenty or more employees may purchase coverage from their parent's employer for up to thirty-six (36) months. For more information, contact: www.dol.gov/dol/topic/health-plans/cobra.htm
•	•			Individual Policy	<p>Own policy through employer – Employers usually require employee to enroll within 30 days of becoming eligible for an employer plan.</p>
•	•	•	•	Student Insurance	<p>Student Insurance</p> <ul style="list-style-type: none"> - Contact college or university for information regarding health insurance for enrolled students.
•	•			Short-Term Individual Insurance	<p>Short-Term Individual Insurance</p> <ul style="list-style-type: none"> - Contact an independent insurance agent for information. Independent Insurance Agents of Indiana 800.438.4424
•	•	•	•	Prescription Programs	<p>Rx for Indiana: A Partnership for Prescription Assistance 877.793.0765 www.rxforindiana.org</p> <p>Needy Meds</p> <ul style="list-style-type: none"> - Provides information on Patient Assistance Programs (PAPs), state programs, local programs, and disease specific programs. www.needymeds.com <p>Note: CVS, Kroger, Meijers, Target, Walgreens, and Walmart pharmacies have individual discount pharmacy programs with a prescription from the patient's physician.</p>

Special thanks to Brett Barkhimer, M.D. for his participation.

Center for Youth and Adults with Conditions of Childhood (CYACC), Department of Pediatrics, Indiana University School of Medicine (Toll Free 1.866.551.0093) (September, 2009)

PUBLIC Health Insurance Options

Over 18 (Without special needs)	Over 18/Student	Non-Disabled but Un-Insurable	Disabled	Medicaid Programs for Youth and Adults with Disabilities and Serious Chronic Illness
			•	Medicaid Select - Medicaid managed care (Package D) for people with disabilities. For more information: Indiana Care Select 1.866.963.7383 www.medicaidselect.com
			•	M.E.D. Works – Sometimes called a Medicaid “buy-in”. Allows individuals to continue Medicaid coverage after becoming employed, includes individuals with disabilities age 16-64; does not count spousal income or employer retirement plans. For more information: M.E.D. Works – 317.234.2129 www.in.gov/fssa/ompp/2548.htm
			•	Medicaid Spend-Down – Depending on medical expenses allows individuals to spend down income to remain on Medicaid program. For more information: <i>(No website or telephone number available at this time.)</i>
			•	Medicaid Waiver – Allows additional benefits to individuals with severe disabilities. Long waiting lists. For more information: Consumer’s Guide to Medicaid Waivers www.in.gov/gpcpd/2359.htm
				Other Public Health Insurance Programs
			•	Medicare – Must be on Social Security for two years or the dependent of a SSI or SSDI recipient. 1.800.MEDICARE (1.800.633.4227) www.cms.hhs.gov/home/medicare.asp
•	•	•		Healthy Indiana Plan (HIP) –Provides health insurance for uninsured adults between 18-64 whose household income is between 22-200% of the federal poverty level (FPL) who are not eligible for Medicaid. There is currently a waiting list for childless adults. 1.877.GET-HIP-9 hipinfo@fssa.in.gov
	•	•	•	Wishard Advantage – Health program for Marion County residents with cost based on sliding scale according to income. For more information: 317.221.3163 www.hhcorp.org/adv.htm
		•	•	Children’s Special Health Care Services – Covers eligible individuals up to age twenty-one, except individuals with cystic fibrosis who may have lifetime coverage. For more information: 1.800.475.1355 www.in.gov/isdh/19613.htm
		•	•	Indiana Comprehensive Health Insurance Association (ICHIA) – Health insurance option for individuals who are uninsurable or whose premiums are higher than those of ICHIA. Cost increases significantly after age nineteen. Contact: 317-614-2133; 800- 552-7921 www.onlinehealthplan.com ; www.ichia.org

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